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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In Re the Application of:

Kermit D. Lopez, Luis M. Ortiz, and Davin E. Lopez

Serial No.:

Art Unit: N/A

Filed: October 6, 2000

For: PROCESSING NEGOTIABLE ECONOMIC CREDITS THROUGH
ELECTRONIC HAND HELD DEVICESAssistant Commissioner for Patents
Washington, D.C. 20231

EXPRESS MAIL" mailing label number EK467421425US
Date of Deposit: October 6, 2000. I certify that the accompanying
Application is being deposited with the United States Postal Service
"Express Mail Post Office to Addressee" service under 37 CFR 1.10
on the date indicated above and is addressed to Box New
Application; Assistant Commissioner for Patents, Washington, DC
20231.

Sir:



Donna Frazier**INFORMATION DISCLOSURE STATEMENT UNDER C.F.R. 1.97**

Applicants request that the information listed on the attached Form PTO-1449 be considered by the Office during the pendency of the above-entitled application, pursuant to 37 C.F.R. 1.97.

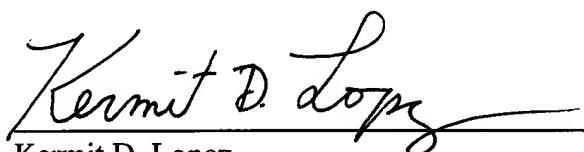
In accordance with 37 C.F.R. 1.97(h), the filing of this Information Disclosure Statement shall not constitute an admission that any information cited therein is, or is considered to be, material to patentability as defined in 37 C.F.R. 1.56(b). In the interest of full and complete disclosure to the Office, some or all of the art cited herein may not be considered by Applicant(s) or the Undersigned to be material under the new standards of materiality defined in 37 C.F.R. 1.56 (b),

enacted March 16, 1992, but may be material under the old standard of materiality defined in 37 C.F.R. 1.56(a), last amended on November 28, 1988, or may merely be technical background which may be of interest to the Examiner. In accordance with 37 C.F.R. 1.97(g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made.

This Information Disclosure Statement is being filed under 27 C.F.R. § 1.97(b) within three months of the filing date of the application, or before the mailing date of a first office action on the merits. Accordingly, Applicant respectfully submits that no fee or certification is required.

Respectfully submitted,

Date: Oct. 6, 2000



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